

FLAGSTAR BANK FSB

	CPP Disbursement Date 01/30/2009	Cert 32541	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$14,483	\$13,637	-5.8%		
Loans	\$10,202	\$10,076	-1.2%		
Construction & development	\$323	\$233	-27.9%		
Closed-end 1-4 family residential	\$7,801	\$7,777	-0.3%		
Home equity	\$325	\$277	-14.9%		
Credit card	\$0	\$0			
Other consumer	\$108	\$87	-19.7%		
Commercial & Industrial	\$457	\$728	59.4%		
Commercial real estate	\$1,012	\$895	-11.5%		
Unused commitments	\$3,189	\$3,703	16.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$763	\$475	-37.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$1,082	\$954	-11.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$13,626	\$12,289	-9.8%		
Deposits	\$8,873	\$8,198	-7.6%		
Total other borrowings	\$4,498	\$3,838	-14.7%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$857	\$1,348	57.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	5.8%	9.6%	--		
Tier 1 risk based capital ratio	10.0%	17.3%	--		
Total risk based capital ratio	11.3%	18.5%	--		
Return on equity ¹	-31.9%	-53.6%	--		
Return on assets ¹	-1.9%	-5.1%	--		
Net interest margin ¹	1.8%	2.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	26.1%	12.1%	--		
Loss provision to net charge-offs (qtr)	216.2%	477.1%	--		
Net charge-offs to average loans and leases ¹	1.7%	1.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	33.8%	26.1%	1.3%	6.9%	--
Closed-end 1-4 family residential	14.3%	20.3%	0.3%	0.2%	--
Home equity	2.5%	2.4%	3.1%	1.6%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.0%	0.9%	1.9%	1.3%	--
Commercial & Industrial	0.6%	0.6%	0.1%	-0.1%	--
Commercial real estate	15.9%	7.4%	0.9%	1.6%	--
Total loans	14.2%	17.2%	0.5%	0.5%	--